

Report No. 315
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2000
(In thousands of Dollars)

Assets	94 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$239,687	(\$159)	\$170,990	\$410,518	
Interest-bearing balances	\$36,551	\$1,004		\$37,555	
Securities	\$1,397,523	\$1,554	\$192,093	\$1,591,170	
Federal funds sold and securities purchased/agreements to sell	\$129,930		\$241,510	\$371,440	
Loans & lease financing receivables:					
Loans & leases, net of unearned income	\$3,815,121		\$1,187,733	\$5,002,854	
Less: Allowance for loan & lease losses	<u>\$62,303</u>		<u>\$22,424</u>	<u>\$84,727</u>	
Loans & leases, unearned income, allowances & reserve	\$3,752,818		\$1,165,309	\$4,918,127	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$88,568	\$373	\$2,725	\$91,666	
Other real estate owned	\$4,730	\$585	\$378	\$5,693	
Investments in unconsolidated subsidiaries & assoc. companies	\$71			\$71	
Intangible assets	\$16,268		\$3,502	\$19,770	
Other assets	<u>\$142,555</u>	<u>\$1,136</u>	<u>\$29,712</u>	<u>\$173,403</u>	
Total Assets	<u>\$5,808,701</u>	<u>\$4,493</u>	<u>\$1,806,219</u>	<u>\$7,619,413</u>	
Liabilities					
Deposits:					
In domestic offices	\$4,973,693		\$1,134,812	\$6,108,505	
Noninterest-bearing	\$608,534		\$129,551	\$738,085	
Interest-bearing	<u>\$4,365,159</u>		<u>\$1,005,261</u>	<u>\$5,370,420</u>	
Federal funds purch & secur sold under agreements to repurchase	\$80,247		\$215,072	\$295,319	
Demand notes issued to the US Treasury	\$2,138			\$2,138	
Other borrowed money	\$121,563	\$174	\$254,439	\$376,176	
Subordinated notes and debentures	\$938			\$938	
Other liabilities	<u>\$81,037</u>	<u>\$587</u>	<u>\$48,851</u>	<u>\$130,475</u>	
Total Liabilities	\$5,259,616	\$761	\$1,653,174	\$6,913,551	
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$37,061	\$788	\$2,000	\$39,849	
Surplus	\$233,239	\$358	\$42,000	\$275,597	
Undivided profits & capital reserves	\$276,891	\$2,584	\$108,707	\$388,182	
Net unrealized holding gains (losses) on available for sale securities	\$1,362	<u>\$2</u>	<u>\$338</u>	\$1,702	
Accumulated net gains on cash flow hedges	<u>\$32</u>			<u>\$32</u>	
Total Equity Capital	<u>\$549,085</u>	<u>\$3,732</u>	<u>\$153,045</u>	<u>\$705,862</u>	
Total Liabilities and Equity Capital	<u>\$5,808,701</u>	<u>\$4,493</u>	<u>\$1,806,219</u>	<u>\$7,619,413</u>	
Average Ratios of State Banking Institutions	12/31/2000	9/30/2000	6/30/2000	3/31/2000	12/31/1999
Total Capital/Reserves to Total Assets	10.14%	10.29%	10.30%	10.42%	10.31%
Total Capital to Total Deposits	11.04%	11.13%	11.07%	10.59%	10.45%
Total Loans to Total Assets	64.98%	66.71%	66.45%	61.89%	62.26%
Loan Valuation Res to Total Loans (Gross)	1.63%	1.62%	1.62%	1.71%	1.66%
Total Loans to Total Deposits	76.71%	80.31%	80.77%	71.82%	72.28%
Return on Assets (Annualized)	1.09%	1.18%	1.20%	1.10%	1.17%
Increase in Deposits 12-31-99 to 12-31-00	8.17%				
Increase in Loans 12-31-99 to 12-31-00	14.80%				
Increase in Total Assets 12-31-99 to 12-31-00	9.97%				